

CITY OF OAKLAND

AGENDA REPORT

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MAR 17 1997

UNIVERSITY OF CALIFORNIA

TO: Office of the City Manager  
ATTEN: Craig G. Kocian  
FROM: Community and Economic Development Agency  
DATE: January 21, 1997

RE: REPORT ON THE CITY OF OAKLAND AND REDEVELOPMENT AGENCY  
LOAN PORTFOLIO REGARDING THE ETHNICITY OF BORROWERS

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PURPOSE

The purpose of this report is to provide summary information on the City and Redevelopment Agency loan portfolio relative to the ethnicity of the borrower. The report summarizes loan amounts and numbers in order to further a discussion regarding equitable lending practices. This report is a follow-up to the report dated July 22, 1996 on the same subject.

ORGANIZATION OF THE REPORT INFORMATION

The City's loan portfolio is currently serviced by the Community and Economic Development Agency. This function is being transitioned from other responsible City departments and agencies during this fiscal year as recommended by the City Auditor in the prior fiscal year.

Attachment "A" lists loans made by the Redevelopment Agency and the City, and categorizes the loans by ethnicity for those loans made to private-for-profit businesses receiving commercial loans and individuals receiving home-improvement or home-buyer loans. Loans made to non-profit organizations are listed without reference to ethnicity since there is currently no method available for making such a determination. Loans are listed alphabetically by the name of the lender or project. Loan programs with multiple borrowers are summarized on each schedule which is followed by a listing of the borrowers for each program. Additional information on the commercial loans is presented in this report as requested by the Committee at the July 22, 1996 meeting.

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## GOALS

In line with the Council's goals, the purposes of the loans made by the City and the Redevelopment Agency are to (1) encourage economic development and expand the economic base of the City by providing loans to attract, expand and retain businesses and jobs, and to (2) increase housing opportunities by providing loans to develop and rehabilitate affordable rental and owner-occupied housing and promote home ownership. Loans made by the Redevelopment Agency are done with the same basic purpose, but are restricted to actions which benefit the Redevelopment Area. Loan types and programs are listed on Attachment "B".

## FINDINGS

Loans made by the City of Oakland total \$122,256,794. Of that total, \$22,000,000 is loaned to the City by the Agency for City Center Garage West, and 11,300,648 is loaned to Oakland Hotel Associates. The amount loaned to non-profit organizations totals \$21,046,059, and the largest portion, \$69,110,087 (56%) is loaned to businesses or for residential uses. Of these residential and business loans, the following is a breakdown of the ethnicity of the borrowers:

|                  |     |
|------------------|-----|
| WHITE            | 25% |
| AFRICAN-AMERICAN | 52% |
| ASIAN            | 14% |
| HISPANIC         | 9%  |

These percentages are heavily influenced by the amount of funding provided through the Home Maintenance and Improvement Program, First-Time Home Buyers Program and other residential loan programs. These federally-funded programs represent more than half of the dollars (\$43M) lent in the category and the commercial loans represent the remainder (\$26M). The Commercial borrowers are represented by ethnicity as follows: 45% White, 25% African-American, 23% Asian and 7% Hispanic.

Loans made and serviced by the Oakland Business Development Corporation which is accomplished through CDBG funding total \$1,239,984, and have the following ethnic breakdown by borrower: 43% White, 47% African-American, 5% Asian and 5% Hispanic.

Loans made by the Oakland Redevelopment Agency total \$87,142,759. Of that total, \$5,067,440 listed in the "other" category is loaned to the City or another public agency, \$58,612,518 is loaned to non-profit entities, and the remaining \$23,462,801 (27%) is loaned to for-profit businesses or for residential uses. Of this amount, the following is a breakdown by ethnicity:

|                  |              |
|------------------|--------------|
| WHITE            | 49%          |
| AFRICAN-AMERICAN | 6%           |
| ASIAN            | 44%          |
| HISPANIC         | Less than 1% |

These percentages are heavily influenced by two major loans: U.S. Ice, in the amount of \$11,000,000, and Pacific Renaissance in the amount of \$7,000,000. These loans represent 78% of the total dollars loaned to for-profit businesses or for residential uses.

Depending upon the program, the percentage of the number of loans differs from the percentage of loan amounts by ethnicity. This difference is primarily a result of the size of the individual loans. The following presents a breakdown of the individual commercial loan programs by numbers of loans, ethnicity, and references the percentages first by number of loans followed by the percentage of the total dollar amount loaned. (A similar comparison is made for the residential loan Programs provided in Attachment "A", but little difference is noted.)

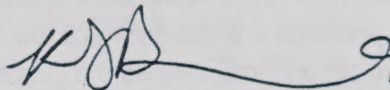
### COMMERCIAL LOAN PROGRAMS

| LOAN PROGRAM                             | PERCENTAGE COMPARISON | W   | AA   | A   | H   |
|--|-----------------------|-----|------|-----|-----|
| HUD Section 108<br>(26)<br>\$10,238,000  | Number of Loans:      | 38% | 42%  | 8%  | 12% |
|  | Amount:               | 49% | 24%  | 22% | 5%  |
| Broadway Corridor<br>(6)<br>\$ 540,700   | Number of Loans:      | 16% | 50%  | 16% | 16% |
|  | Amount:               | 37% | 35%  | 19% | 9%  |
| CIRL (2)<br>\$ 200,000                   | Number of Loans       |     | 100% |     |     |
|  | Amount:               |     | 100% |     |     |
| Micro-Loan Program<br>(10)<br>\$ 110,000 | Number of Loans:      | 10% | 80%  | 10% | 0   |
|  | Amount:               | 9%  | 82%  | 9%  | 0   |
| SBA (12)<br>\$ 212,690                   | Number of Loans:      | 33% | 25%  | 8%  | 33% |
|  | Amount:               | 20% | 47%  | 6%  | 28% |
| EDA Revolving<br>Loan (4)<br>\$ 440,000  | Number of Loans:      | 50% | 25%  | 25% | 0   |
|  | Amount:               | 20% | 45%  | 34% | 0%  |
| OBDC (60)<br>\$1,239,984                 | Number of Loans:      | 40% | 50%  | 4%  | 6%  |
|  | Amount:               | 43% | 47%  | 5%  | 5%  |

W - White      A - Asian  
AA - African American      H - Hispanic

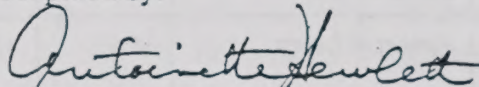
## CONCLUSION

It is expected that this report provides the summary information on the City and Redevelopment Agency loan portfolio, relative to the ethnicity of the borrower previously requested by the Committee in order to further a discussion regarding equitable lending practices. Staff will be available at the Committee meeting to answer any additional questions.



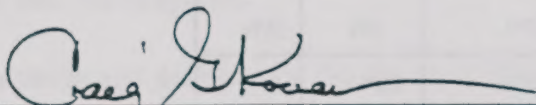
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APPROVED AND FORWARDED TO THE  
CITY COUNCIL COMMUNITY, ECONOMIC  
DEVELOPMENT AND HOUSING COMMITTEE



Office of the City Manager

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City of Oakland  
Schedule of loans by Ethnicity

ATTACHMENT "A"

| Borrower Name                                      | Loan date | Loan Amount | White     | Black      | Asian     | Hispanic  | Non Profit | Other      | Comments* |
|--|-----------|-------------|-----------|------------|-----------|-----------|------------|------------|-----------|
| 644-14th Street Associates/ Woodrow Hotel          | 12/03/93  | 1,200,000   |           |            |           |           | 1,200,000  |            |           |
| Cahon Associates/ California Hotel                 | 06/30/88  | 2,660,000   |           |            |           |           | 2,660,000  |            |           |
| Carlos Sledge/ DBA Hillary Development             | 09/11/92  | 1,914,500   |           | 1,914,500  |           |           |            |            |           |
| Cash Inc   | 06/30/90  | 715,000     |           |            |           |           | 715,000    |            |           |
| City Center Garage West                            | 06/03/91  | 22,000,000  |           |            |           |           |            | 22,000,000 |           |
| Commercial Industrial Revitalization Program       | 01/31/91  | 235,000     |           | 200,000    |           |           | 35,000     |            |           |
| Crossroads Family Center                           | 08/25/93  | 5,000       |           |            |           |           | 5,000      |            |           |
| Dignity Housing West Associates                    | 06/11/91  | 250,000     |           |            |           |           | 250,000    |            |           |
| East Oakland Youth Development Center              | 07/10/91  | 94,244      |           |            |           |           | 94,244     |            |           |
| EBALDC/ Mar Associates Frank G Mar                 | 03/16/92  | 5,523,579   |           |            |           |           | 5,523,579  |            |           |
| EDA/RLF Loan Program*                              | N/A       | 440,000     | 90,000    | 200,000    | 150,000   |           |            |            |           |
| Elmhurst Business Park                             | 08/01/90  | 975,000     |           |            |           |           | 975,000    |            |           |
| Experimental Group Young People's Theater          | 04/11/90  | 25,110      |           |            |           |           | 25,110     |            |           |
| Experimental Group Young People's Theater          | 04/29/93  | 28,959      |           |            |           |           | 28,959     |            |           |
| Firsttime Homebuyer - Downpayment Assistance*      | N/A       | 372,511     | 33,865    | 173,086    | 37,627    | 127,933   |            |            |           |
| Firsttime Homebuyer - Mortgage Assistance*         | N/A       | 6,877,143   | 625,195   | 3,195,440  | 694,661   | 2,361,847 |            |            |           |
| Foothill Plaza                                     | 06/30/88  | 1,350,000   | 1,350,000 |            |           |           |            |            |           |
| Harrison Hotel Associates                          | 12/22/93  | 1,678,000   |           |            |           |           | 1,678,000  |            |           |
| HIMIP Program- Amortized*                          | N/A       | 8,846,482   | 616,183   | 5,340,256  | 273,859   | 618,183   |            |            |           |
| HIMIP Program- Deferred*                           | N/A       | 20,819,327  | 1,873,739 | 16,239,075 | 832,773   | 1,873,739 |            |            |           |
| HIMIP Program- HOME*                               | N/A       | 394,368     | 35,493    | 307,607    | 15,775    | 35,493    |            |            |           |
| Housing Predevelopment Loan Program*               | N/A       | 631,097     |           |            |           |           | 631,097    |            |           |
| HUD 108 Loan Program*                              |           | 10,238,000  | 5,040,000 | 2,448,000  | 2,250,000 | 500,000   |            |            |           |
| Jubilee West Inc/ 1448 Tenth Street                | 07/12/85  | 300,000     |           |            |           |           | 300,000    |            |           |
| Jubilee West/ 919 Chester                          | 08/29/90  | 125,100     |           |            |           |           | 125,100    |            |           |
| Madrone Hotel Associates                           | 05/20/88  | 100,000     |           |            |           |           | 100,000    |            |           |
| Micro Loan Program*                                | N/A       | 110,000     | 10,000    | 90,000     | 10,000    |           |            |            |           |
| Nueva Vista Associates                             | 04/04/87  | 600,000     |           |            |           |           | 600,000    |            |           |
| Oakland Community Housing Inc/ California Hotel    | 04/20/89  | 2,200,000   |           |            |           |           | 2,200,000  |            |           |
| Oakland Community Housing Inc/ Foothill Blvd.      | 03/20/90  | 400,419     |           |            |           |           | 400,419    |            |           |
| Oakland Community Housing Inc/ San Antonio Terrace | 12/30/87  | 140,000     |           |            |           |           | 140,000    |            |           |
| Oakland Neighborhood Housing Svcs/ 98th Avenue     | 09/29/87  | 15,000      |           |            |           |           | 15,000     |            |           |
| Oakland Neighborhood Housing Svcs/ HIMIP Loans     | 05/23/90  | 250,000     |           |            |           |           | 250,000    |            |           |
| Oakland Neighborhood Housing Svcs/ Vacant Housing  | 01/22/92  | 280,000     |           |            |           |           | 280,000    |            |           |

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City of Oakland  
Schedule of loans by Ethnicity

| <u>Borrower Name</u>   | <u>Loan date</u> | <u>Loan Amount</u> | <u>White</u> | <u>Black</u> | <u>Asian</u> | <u>Hispanic</u> | <u>Non Profit</u> | <u>Other</u> | <u>Comments*</u> |
|--|------------------|--------------------|--------------|--------------|--------------|-----------------|-------------------|--------------|------------------|
| Oakland Renaissance Associates                                       | 12/29/86         | 3,369,352          |              |              | 3,369,352    |                 |                   |              |                  |
| Oaks Associates/ Oaks Hotel  | 07/12/85         | 312,000            |              |              |              |                 | 312,000           |              |                  |
| Oaks Associates/ Oaks Hotel  | 04/29/87         | 405,000            |              |              |              |                 | 405,000           |              |                  |
| Oakwood Estates/ CP Developers*                                      | -----            | 363,336            | 34,167       | 269,169      |              | 60,000          |                   |              |                  |
| Oakland Hotel Associates   | 04/20/82         | 5,000,000          |              |              |              |                 |                   | 5,000,000    | **               |
| Oakland Hotel Associates   | 10/23/84         | 3,000,000          |              |              |              |                 |                   | 3,000,000    | **               |
| Oakland Hotel Associates   | 06/30/87         | 1,000,000          |              |              |              |                 |                   | 1,000,000    | **               |
| Oakland Hotel Associates   | 12/29/86         | 1,100,648          |              |              |              |                 |                   | 1,100,648    | **               |
| Preservation Venture   | 08/31/88         | 4,498,160          | 4,498,160    |              |              |                 |                   |              |                  |
| Preservation Venture   | 08/31/88         | 1,950,000          | 1,950,000    |              |              |                 |                   |              |                  |
| Rental Rehabilitation Program *                                      | N/A              | 8,000,253          | 800,025      | 4,960,157    | 1,600,051    | 640,020         |                   |              |                  |
| San Antonio Commons/ Marlin way Court                                | 05/03/88         | 400,000            |              |              |              |                 | 400,000           |              |                  |
| SBA Loan Program*  | N/A              | 412,690            | 42,080       | 100,000      | 10,460       | 60,150          | 200,000           |              |                  |
| Secondary Loans/ Golf Links Road Project*                            | N/A              | 411,000            | 133,000      | 253,000      |              | 25,000          |                   |              |                  |
| Solid Foundation   | 06/30/92         | 441,733            |              |              |              |                 | 441,733           |              |                  |
| Spanish Speaking Unity Council                                       | 11/06/90         | 80,818             |              |              |              |                 | 80,818            |              |                  |
| St. Columba Development Corporation                                  | 03/15/88         | 675,000            |              |              |              |                 | 675,000           |              |                  |
| Town Square II*  | N/A              | 322,965            | 90,000       | 142,965      | 30,000       | 60,000          |                   |              |                  |
| Valva Realty   | 06/12/82         | 145,000            |              |              | 145,000      |                 |                   |              |                  |
| West Oakland Economic Development Corp.                              | 04/29/88         | 300,000            |              |              |              |                 | 300,000           |              |                  |
| EEC Loans <sup>1</sup>   |                  | 275,000            |              | 275,000      |              |                 |                   |              |                  |
|  |                  |                    |              |              |              |                 |                   |              |                  |
| TOTAL  |                  | 122,256,794        | 17,221,907   | 36,108,255   | 9,419,558    | 6,360,365       | 21,046,059        | 32,100,648   |                  |
|  |                  |                    |              |              |              |                 |                   |              |                  |
| Loans excluding non profit & other loans                             |                  | 69,110,087         | 17,221,907   | 36,108,255   | 9,419,558    | 6,360,365       |                   |              |                  |
|  |                  |                    |              |              |              |                 |                   |              |                  |
| Loan Amounts by Ethnicity (percent)                                  |                  | 100%               | 25%          | 52%          | 14%          | 9%              |                   |              |                  |
|  |                  |                    |              |              |              |                 |                   |              |                  |
| *Loans are itemized on attachment                                    |                  |                    |              |              |              |                 |                   |              |                  |
| ** Hotel is minority-owned by several ethnic groups and individuals. |                  |                    |              |              |              |                 |                   |              |                  |
| <sup>1</sup> Includes loans disbursed as of this report (EM Health). |                  |                    |              |              |              |                 |                   |              |                  |

Oakland Redevelopment Agency  
Schedule of loans made by Ethnicity

ATTACHMENT

| Borrower Name                                    | Loan date | Loan Amount | White   | Black   | Asian     | Hispanic | Non Profit | Other   |
|--|-----------|-------------|---------|---------|-----------|----------|------------|---------|
| 2101 Telegraph Avenue Assoc / Hotel Hamilton     | 06/19/95  | 2,810,418   |         |         |           |          | 2,810,418  |         |
| 2220 Tenth Avenue Associates                     | 07/19/91  | 488,000     |         |         |           |          | 488,000    |         |
| Adeline Street/ Baines & Robertson               | 11/20/93  | 269,501     | 269,501 |         |           |          |            |         |
| Allce Arts Center                                | 03/08/85  | 200,000     |         |         |           |          | 200,000    |         |
| Allen Temple                                     | 04/04/88  | 510,000     |         | 510,000 |           |          |            |         |
| Allied Fellowship Services                       | 08/30/90  | 138,154     |         |         |           |          | 138,154    |         |
| Arts Loan Program                                | 10/12/95  | 250,000     |         |         |           |          | 250,000    |         |
| Bay Area Community Services                      | 02/15/83  | 50,000      |         |         |           |          | 50,000     |         |
| Bottoms Up Liquor                                | 08/09/95  | 367,440     |         |         |           |          |            | 367,440 |
| Broadway Corridor Project                        | ----      | 535,700     | 200,000 | 185,700 | 100,000   | 50,000   |            |         |
| Cahon Associate/ California Hotel                | 06/01/90  | 1,100,000   |         |         |           |          | 1,100,000  |         |
| Catholic Charities/ Downtown Gateway             | 10/05/95  | 200,000     |         |         |           |          | 200,000    |         |
| Catholic Charities/ Drake Apartments             | 03/19/93  | 1,470,000   |         |         |           |          | 1,470,000  |         |
| Community Restoration Program*                   | ----      | 489,600     | 48,000  | 391,600 | 50,000    |          |            |         |
| Dignity Housing West Associates                  | 03/13/91  | 810,000     |         |         |           |          | 810,000    |         |
| Dignity Housing West II Associates               | 12/10/92  | 950,000     |         |         |           |          | 950,000    |         |
| East Bay Habitat for Humanity Inc.               | 08/25/94  | 708,715     |         |         |           |          | 708,715    |         |
| EBALDC and Jubilee West/ Gosswood Associates     | 08/13/90  | 334,500     |         |         |           |          | 334,500    |         |
| EBALDC/ East 14th Street                         | 06/07/89  | 1,517,000   |         |         |           |          | 1,517,000  |         |
| EBALDC/ Madison Park Apartment                   | 12/10/93  | 2,370,000   |         |         |           |          | 2,370,000  |         |
| EBALDC/ Madrone Hotel                            | 07/31/86  | 339,349     |         |         |           |          | 339,349    |         |
| EBALDC/ San Pablo Hotel                          | 02/06/92  | 1,701,535   |         |         |           |          | 1,701,535  |         |
| Eldridge Gonaway                                 | 10/23/81  | 1,185,280   |         |         |           |          | 1,185,280  |         |
| Eldridge Gonaway                                 | 05/05/87  | 56,143      |         |         |           |          | 56,143     |         |
| EMBC, OCHU/ Evergreen Annex                      | 03/31/95  | 492,720     |         |         |           |          | 492,720    |         |
| Evelyn Rose/ Greater Emmanuel                    | 12/29/88  | 565,000     |         |         |           |          | 565,000    |         |
| Evergreen Terrace                                | 11/10/87  | 150,000     |         |         |           |          | 150,000    |         |
| Gamelin-California Association/ Providence House | 09/26/90  | 941,124     |         |         |           |          | 941,124    |         |
| Gestalt Development                              | 03/29/89  | 111,120     |         |         |           |          | 111,120    |         |
| Gosswood Housing Associates                      | 09/16/92  | 840,000     |         |         |           |          | 840,000    |         |
| Gosswood Housing/ Marcus Garvey Commons          | 04/30/91  | 380,500     |         |         |           |          | 380,500    |         |
| Granny Goose Company                             | 07/21/95  | 2,250,000   |         |         | 2,250,000 |          |            |         |
| Hope Housing Development/ Del Rey Motel          | 08/25/92  | 843,396     |         |         |           |          | 843,396    |         |
| J.L. Richards Plaza                              | 06/03/85  | 801,387     |         |         |           |          | 801,387    |         |

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| Borrower Name                                    | Loan date | Loan Amount | White | Black | Asian   | Hispanic  | Non Profit | Other     |
|--|-----------|-------------|-------|-------|---------|-----------|------------|-----------|
|  |           |             |       |       |         |           | 500,000    |           |
| Keating Housing Initiative/ Old Oakland Housing  | 11/01/95  | 500,000     |       |       |         |           | 360,500    |           |
| Leola Terrace                                    | 04/28/95  | 360,500     |       |       |         |           | 380,000    |           |
| Madrone Hotel                                    | 05/20/88  | 380,000     |       |       |         |           | 1,500,000  |           |
| MAR Associates                                   | 09/23/88  | 1,500,000   |       |       |         |           | 2,500,000  |           |
| MAR Housing                                      | 09/23/88  | 2,500,000   |       |       |         |           | 250,000    |           |
| Mark Twain Senior Community Ctr                  | 12/07/94  | 250,000     |       |       |         |           | 1,250,000  |           |
| Nueva Vista Association                          | 12/10/84  | 1,250,000   |       |       |         |           | 2,500,000  |           |
| Oakland Business Dev Corp / Dufwin Tower         | 09/08/94  | 2,500,000   |       |       |         |           | 650,000    |           |
| Oakland Community Housing Inc/ Drasnln Manor     | 02/13/91  | 650,000     |       |       |         |           | 150,000    |           |
| Oakland Community Housing Inc/ Drasnln Manor     | 01/26/93  | 150,000     |       |       |         |           | 449,581    |           |
| Oakland Community Housing Inc/ Foothill Blvd.    | 03/20/90  | 449,581     |       |       |         |           | 850,000    |           |
| Oakland Community Housing Inc/ Kennedy Tract     | 02/26/93  | 850,000     |       |       |         |           | 1,485,000  |           |
| Oakland Community Housing Inc/ MacArthur Park    | 12/23/93  | 1,485,000   |       |       |         |           | 202,500    |           |
| Oakland Community Housing Inc/ Oaks Hotel        | 06/18/85  | 202,500     |       |       |         |           |            | 100,000   |
| Oakland Convention Center                        | 06/01/88  | 100,000     |       |       |         |           | 587,878    |           |
| Oakland Independence Support Center/ Safe Haven  | 01/03/96  | 587,878     |       |       |         |           |            | 4,600,000 |
| Oakland State Building Authority                 | 04/14/95  | 4,600,000   |       |       |         |           | 1,134,257  |           |
| Oaks Associates/ Oaks Hotel                      | 11/02/90  | 1,134,257   |       |       |         |           | 239,899    |           |
| Oaks Associates/ Oaks Hotel                      | 07/24/88  | 239,899     |       |       |         |           | 1,301,263  |           |
| Oaks Associates/ Oaks Hotel                      | 06/18/85  | 1,301,263   |       |       |         |           | 620,000    |           |
| Oaks Associates/ Oaks Hotel                      | 07/26/91  | 620,000     |       |       |         |           |            |           |
| Operation Dignity & OCII/Aztec Hotel             | 07/30/90  | 7,000,000   |       |       |         | 7,000,000 |            |           |
| Pacific Renaissance                              | 02/09/96  | 48,000      |       |       |         | 48,000    |            |           |
| Paul Wang Enterprises/ Elmhurst Scattered Sites  | 08/31/88  | 5,599,073   |       |       |         |           | 5,599,073  |           |
| Preservation Venture                             | 07/09/86  | 1,160,000   |       |       |         |           | 1,160,000  |           |
| San Antonio Commons                              | 10/03/91  | 650,000     |       |       |         |           | 850,000    |           |
| San Antonio Terrace Associates                   | 08/11/89  | 407,000     |       |       |         |           | 407,000    |           |
| San Antonio Terrace Associates                   | 10/03/91  | 130,000     |       |       |         |           | 130,000    |           |
| San Francisco Fortune Properties/ Hotel Hamilton | 08/24/94  | 1,601,500   |       |       |         |           | 1,601,500  |           |
| San Pablo Hotel Associates/ San Pablo Hotel      | 02/06/92  | 17,015      |       |       |         |           | 17,015     |           |
| San Pablo Hotel Associates/ San Pablo Hotel      | 01/12/87  | 320,000     |       |       | 320,000 |           |            |           |
| Santella Johnson/ Liberty Hotel                  | 09/14/87  | 50,000      |       |       | 50,000  |           |            |           |
| Santella Johnson/ Liberty Hotel                  | 09/16/92  | 724,000     |       |       |         |           | 724,000    |           |
| Seminary Ave Dev Corp/ 1933 Seminary Avenue      | 06/21/83  | 365,000     |       |       |         |           | 365,000    |           |
| Silco Enterprises                                |           |             |       |       |         |           |            |           |

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Case  
1-21-97

Oakland Redevelopment Agency  
Schedule of loans made by Ethnicity

| Borrower Name                                 | Loan date | Loan Amount       | White             | Black            | Asian             | Hispanic      | Non Profit        | Other            |
|---|-----------|-------------------|-------------------|------------------|-------------------|---------------|-------------------|------------------|
| Peggy Walker/Gateway Savings Bldg             | 12/20/93  | 990,000           |                   |                  | 990,000           |               |                   |                  |
| Slim Jenkins Court Associates                 | 06/03/93  | 650,000           |                   |                  |                   |               | 650,000           |                  |
| Slim Jenkins Court Associates                 | 09/29/89  | 950,000           |                   |                  |                   |               | 950,000           |                  |
| Slim Jenkins Court Associates/ Slim Jenkins   | 06/03/93  | 2,612,415         |                   |                  |                   |               | 2,612,415         |                  |
| Slim Jenkins/ Acorn Housing                   | 06/03/93  | 600,000           |                   |                  |                   |               | 600,000           |                  |
| U. S. Ice Venture                             | 05/18/95  | 11,000,000        | 11,000,000        |                  |                   |               |                   |                  |
| United Together/ Suncrest Motel               | 01/26/95  | 1,506,500         |                   |                  |                   |               | 1,506,500         |                  |
| Vernon Street Housing Inc / 269 Vernon Street | 03/30/95  | 704,800           |                   |                  |                   |               | 704,800           |                  |
| Women's Economic Agenda                       | 08/14/95  | 2,100,000         |                   |                  |                   |               | 2,100,000         |                  |
| Women's Economic Agenda                       | 9/25/96   | 320,000           |                   |                  |                   |               | 320,000           |                  |
| <b>TOTAL</b>                                  |           | <b>87,142,759</b> | <b>11,517,501</b> | <b>1,457,300</b> | <b>10,438,000</b> | <b>50,000</b> | <b>58,612,518</b> | <b>5,067,440</b> |
| Loans excluding non profit & other loans      |           | 23,462,801        | 11,517,501        | 1,457,300        | 10,438,000        | 50,000        |                   |                  |
| Loan Amounts by Ethnicity (percent)           |           | 100%              | 49%               | 6%               | 44%               | 0%            |                   |                  |
| * Loans are itemized on attachment            |           |                   |                   |                  |                   |               |                   |                  |

Commercial, Industrial Revolving Loans

| City of Oakland<br>Commercial Industrial Revolving Loans<br>Loans as of October 1996 |           |               |       |               |       |          |              |
|--|-----------|---------------|-------|---------------|-------|----------|--------------|
|  | Loan Date | Loan Amount   | White | Black         | Asian | Hispanic | Non-Profit   |
| Carrie's Landing Restaurant  | 7/1/95    | \$ 150,000.00 |       | \$ 150,000.00 |       |          |              |
| Jimmie's Limousine Service   | 5/1/95    | \$ 50,000.00  |       | \$ 50,000.00  |       |          |              |
| Patten College   | 2/1/95    | \$ 35,000.00  |       |               |       |          | \$ 35,000.00 |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
|  |           |               |       |               |       |          |              |
| Total  |           | \$ 235,000.00 |       | \$ 200,000.00 |       |          | \$ 35,000.00 |
| Total Excluding Non-profit   |           | \$ 200,000.00 | \$ -  | \$ 200,000.00 | \$ -  | \$ -     |              |
| Loan Amounts by Ethnicity (percent)  |           | 100%          | 0%    | 100%          | 0%    | 0%       |              |
|  |           |               |       |               |       |          |              |
| Number of Loans by Ethnicity   |           | 2             | 0     | 2             | 0     | 0        |              |
| Number of Loans by Ethnicity (percent)   |           | 100%          | 0%    | 100%          | 0%    | 0%       |              |
|  |           |               |       |               |       |          |              |

1-21-97  
C & EDC  
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City of Oakland  
 Broadway Corridor (ORA)  
 Loans as of October 1996

|  | Loan Date | Loan Amount   | White        | Black         | Asian        | Hispanic     | Non-Profit |
|--|-----------|---------------|--------------|---------------|--------------|--------------|------------|
| Goldman's Fashion Stores               | 1/9/96    | \$ 200,000.00 | \$200,000.00 |               |              |              |            |
| Lawson, Marjorie H.                    | 12/11/95  | \$ 100,000.00 |              | \$ 100,000.00 |              |              |            |
| Mercury Computer Company               | 5/24/95   | \$ 100,000.00 |              |               | \$100,000.00 |              |            |
| The Cobbler                            | 9/1/95    | \$ 50,000.00  |              |               |              | \$ 50,000.00 |            |
| Uniforms America                       | 8/29/95   | \$ 55,700.00  |              | \$ 55,700.00  |              |              |            |
| Your Black Muslim Bakery #2            | 9/1/95    | \$ 35,000.00  |              | \$ 35,000.00  |              |              |            |
|  |           |               |              |               |              |              |            |
|  |           |               |              |               |              |              |            |
|  |           |               |              |               |              |              |            |
| Total                                  |           | \$ 540,700.00 | \$200,000.00 | \$ 190,700.00 | \$100,000.00 | \$ 50,000.00 | \$ -       |
| Loan Amounts by Ethnicity (percent)    |           | 100%          | 37%          | 35%           | 19%          | 9%           | 0%         |
|  |           |               |              |               |              |              |            |
| Number of Loans by Ethnicity           |           | 6             | 1            | 3             | 1            | 1            | 0          |
| Number of Loans by Ethnicity (percent) |           | 100%          | 16%          | 50%           | 16%          | 16%          | 0%         |
|  |           |               |              |               |              |              |            |

## HUD 108 Program

| City of Oakland<br>HUD 108 Loan Program<br>Loans as of October 31, 1996 |           |                 |                |                |                |              |            |
|---|-----------|-----------------|----------------|----------------|----------------|--------------|------------|
|   | Loan Date | Loan Amount     | White          | Black          | Asian          | Hispanic     | Non Profit |
| JJ's and BH Enterprises   | 01/11/96  | \$150,000.00    |                | \$150,000.00   |                |              |            |
| AB& I   | 10/01/95  | \$2,000,000.00  | \$2,000,000.00 |                |                |              |            |
| Bayox Inc.  | 10/01/82  | \$450,000.00    | \$450,000.00   |                |                |              |            |
| Carlos Construction   | 10/01/86  | \$92,000.00     |                |                |                | \$92,000.00  |            |
| Crescent Theatres   | 12/01/84  | \$220,000.00    | \$110,000.00   | \$110,000.00   |                |              |            |
| Cypress General   | 06/01/82  | \$500,000.00    | \$500,000.00   |                |                |              |            |
| Cypress General   | 11/24/93  | \$25,000.00     | \$25,000.00    |                |                |              |            |
| Drake Builders/Foothill Shopping  | 03/13/96  | \$260,000.00    | \$260,000.00   |                |                |              |            |
| Drake Builders/Foothill Shopping  | 05/13/96  | \$300,000.00    | \$300,000.00   |                |                |              |            |
| Granny Goose  | 09/18/96  | \$1,800,000.00  |                |                | \$1,800,000.00 |              |            |
| Granny Goose  | 09/18/96  | \$450,000.00    |                |                | \$450,000.00   |              |            |
| Gregory Truck Body Co   | 01/19/96  | \$150,000.00    |                | \$150,000.00   |                |              |            |
| Huntington Restaurant   | 02/01/83  | \$500,000.00    |                | \$500,000.00   |                |              |            |
| Huntington Restaurant   | 05/01/86  | \$325,000.00    |                | \$325,000.00   |                |              |            |
| Jack & Marilyn Sumski/ Eastmont Mall                                    | 08/18/95  | \$475,000.00    | \$475,000.00   |                |                |              |            |
| Joe Morgan Investments  | 02/01/85  | \$200,000.00    |                | \$200,000.00   |                |              |            |
| Kass Management   | 05/01/85  | \$150,000.00    |                | \$150,000.00   |                |              |            |
| Kenneth Mitchell  | 07/09/96  | \$150,000.00    |                | \$150,000.00   |                |              |            |
| Kenneth Mitchell  | 07/09/96  | \$55,000.00     |                | \$55,000.00    |                |              |            |
| Laurence Sausa & Michael McCracken                                      | 07/19/96  | \$120,000.00    | \$120,000.00   |                |                |              |            |
| LM Hotel Associates   | 03/01/94  | \$800,000.00    | \$800,000.00   |                |                |              |            |
| Robert Berber & Sons(MI Rancho)   | 09/01/90  | \$336,000.00    |                |                |                | \$336,000.00 |            |
| Rondeau Bay   | 09/08/94  | \$490,000.00    |                | \$490,000.00   |                |              |            |
| Technical Leasing   | 09/01/82  | \$240,000.00    |                | \$168,000.00   |                | \$72,000.00  |            |
|   |           |                 |                |                |                |              |            |
| Total   |           | \$10,238,000.00 | \$5,040,000.00 | \$2,448,000.00 | \$2,250,000.00 | \$500,000.00 | \$0.00     |
|   |           |                 |                |                |                |              |            |
| Loan Amounts by Ethnicity (percent)                                     |           | 100%            | 49%            | 24%            | 22%            | 5%           | 0%         |
| Number of Loans by Ethnicity  |           | 26 (100%)       | 10 (38%)       | 11 (42%)       | 2 (8%)         | 3 (12%)      |            |
|   |           |                 |                |                |                |              |            |
|   |           |                 |                |                |                |              |            |

| City of Oakland                           |           |              |             |              |             |             |              |
|---|-----------|--------------|-------------|--------------|-------------|-------------|--------------|
| SBA Loan Program                          |           |              |             |              |             |             |              |
| Loans as of October 31, 1996              |           |              |             |              |             |             |              |
|   |           |              |             |              |             |             |              |
|   |           |              |             |              |             |             |              |
|   | Loan date | Loan Amount  | White       | Black        | Asian       | Hispanic    | Non-Profit   |
| American Protective Services              | 08/18/81  | \$50,000.00  |             | \$50,000.00  |             |             |              |
| Association for Retarded Citizens         | 11/01/85  | \$200,000.00 |             |              |             |             | \$200,000.00 |
| Big "O" Tires                             | 07/05/81  | \$9,400.00   |             |              |             | \$9,400.00  |              |
| Big "O" Tires                             | 09/15/81  | \$10,000.00  |             |              |             | \$10,000.00 |              |
| Gateway Supermarket                       | 09/15/81  | \$10,460.00  |             |              | \$10,460.00 |             |              |
| Los Medanos Fund ( Big "O" Tires)         | 05/17/81  | \$12,500.00  |             |              |             | \$12,500.00 |              |
| Los Medanos Fund (Allied Fire Protection) | 04/03/81  | \$28,250.00  |             |              |             | \$28,250.00 |              |
| Morin Steel                               | 05/16/81  | \$14,080.00  | \$14,080.00 |              |             |             |              |
| Shape Products                            | 09/01/85  | \$13,750.00  | \$13,750.00 |              |             |             |              |
| The Greene Family Trust                   | 04/18/81  | \$50,000.00  |             | \$50,000.00  |             |             |              |
| The Griffin Company                       | 01/03/79  | \$3,500.00   | \$3,500.00  |              |             |             |              |
| White's Food Products                     | 04/03/81  | \$10,750.00  | \$10,750.00 |              |             |             |              |
| Total                                     |           | \$412,690.00 |             |              |             |             |              |
| Total Non-profit loans                    |           |              |             |              |             |             | \$200,000.00 |
| Loans excluding non-profit                |           | \$212,690.00 | \$42,080.00 | \$100,000.00 | \$10,460.00 | \$60,150.00 |              |
| Loans by Ethnicity (percent)              |           | 100%         | 20%         | 47%          | 5%          | 28%         |              |
| Number of Loans by Ethnicity              |           | 12 (100%)    | 4 (33%)     | 3 (25%)      | 1 (8%)      | 4 (33%)     |              |

## EDA-RLF Program

| City of Oakland<br>EDA-RLF Loan Program<br>Loans as of October 31, 1996 |           |              |             |              |              |          |  |
|---|-----------|--------------|-------------|--------------|--------------|----------|--|
|   |           |              |             |              |              |          |  |
|   | Loan date | Loan Amount  | White       | Black        | Asian        | Hispanic |  |
| Pacific Paper Tube Inc  |           | \$56,000.00  | \$56,000.00 |              |              |          |  |
| Pacific Paper Tube Inc  |           | \$34,000.00  | \$34,000.00 |              |              |          |  |
| Bookpeople Employees Assoc  |           | \$200,000.00 |             | \$200,000.00 |              |          |  |
| Wong Family Property Corp   |           | \$150,000.00 |             |              | \$150,000.00 |          |  |
| Total   |           | \$440,000.00 | \$90,000.00 | \$200,000.00 | \$150,000.00 | \$0.00   |  |
| Loan Amounts by Ethnicity (percent)                                     |           | 100%         | 20%         | 45%          | 34%          | 0%       |  |
| Number of Loans by Ethnicity  |           | 4 (100%)     | 2 (50%)     | 1 (25%)      | 1 (25%)      | 0 (0%)   |  |
|   |           |              |             |              |              |          |  |
|   |           |              |             |              |              |          |  |

City of Oakland  
Micro Loan Program  
Status of Loans as of October 31, 1996

| Name                                   | Loan Amount | White     | Black     | Asian     | Hispanic | Other |
|--|-------------|-----------|-----------|-----------|----------|-------|
| Breahn Construction/ Ed Baddelle       | 10,000.00   |           | 10,000.00 |           |          |       |
| Create -A- Saurus/ Leanell Jones       | 10,000.00   |           | 10,000.00 |           |          |       |
| Day's Publishing/ Annette Day          | 10,000.00   |           | 10,000.00 |           |          |       |
| Fast Action Electric/ Leonard Williams | 10,000.00   |           | 10,000.00 |           |          |       |
| House of Garden Restaurant/ Cong Chol  | 10,000.00   |           |           | 10,000.00 |          |       |
| James Sweeney D.D.S/ Dr. James Sweeney | 20,000.00   |           | 20,000.00 |           |          |       |
| Just for You Janitorial/ Betty Smith   | 10,000.00   |           | 10,000.00 |           |          |       |
| Piazza Pizzeria/ Nicolas Hamati        | 10,000.00   | 10,000.00 |           |           |          |       |
| R&D Barbecue/Jimmy Stanfield           | 10,000.00   |           | 10,000.00 |           |          |       |
| Victor's Cafe/ Victor Littles          | 10,000.00   |           | 10,000.00 |           |          |       |
| Total                                  | 110,000.00  | 10,000.00 | 90,000.00 | 10,000.00 | 0.00     | 0.00  |
| Loan Amounts by Ethnicity (percent)    | 100%        | 10%       | 82%       | 9%        | 0%       | 0%    |
| Number of Loans by Ethnicity           | 10 (100%)   | 1 (10%)   | 8 (80%)   | 1 (10%)   | 0 (0%)   |       |

City of Oakland  
 Pre Development Loans  
 Loans as of October 31, 1996

| Name                     | Project               | Loan Date | Loan Amount | Non Profit |
|--------------------------|-----------------------|-----------|-------------|------------|
| 1 WOEDC                  | Slim Jenkins          | 12/10/88  | 12,250.00   | 12,250.00  |
| 2 EOFPC                  | Lakeside Apartments   | 05/23/89  | 22,740.00   | 22,740.00  |
| 3 EDALDC                 | Frank G Mar           | 04/16/90  | 35,000.00   | 35,000.00  |
| 4 EOFPC                  | Drake/American        | 05/15/90  | 35,000.00   | 35,000.00  |
| 5 Christian Church Homes | Westlake              | 08/10/90  | 9,130.00    | 9,130.00   |
| 6 Dignity Housing West   | Dignity Housing       | 12/19/90  | 34,998.00   | 34,998.00  |
| 7 OBDC                   | MacArthur Park        | 04/15/91  | 35,000.00   | 35,000.00  |
| 8 HIP                    | Aztec Hotel           | 04/30/91  | 33,000.00   | 33,000.00  |
| 9 MOHR I                 | MOHR II Housing       | 06/20/91  | 35,000.00   | 35,000.00  |
| 10 OHHS                  | Edes Avenue           | 08/06/91  | 0.00        | 0.00       |
| 11. GEHDC                | Evelyn Rose           | 06/08/92  | 35,000.00   | 35,000.00  |
| 12. Dignity Housing West | Dignity Hsg West II   | 08/06/93  | 35,000.00   | 35,000.00  |
| 13. RCD                  | Vernon Street         | 07/22/93  | 25,936.00   | 25,936.00  |
| 14. CCHDC                | Woodrow Hotel         | 11/22/93  | 35,000.00   | 35,000.00  |
| 15. Fred Finch           | Coolidge Court        | 08/11/94  | 35,000.00   | 35,000.00  |
| 16. CDC                  | San Pablo Gateway     | 02/26/96  | 35,000.00   | 35,000.00  |
| 17. CCHDC                | Hamilton Hotel        | 09/30/94  | 35,000.00   | 35,000.00  |
| 18. OISC                 | 24th Street           | 03/03/95  | 19,500.00   | 19,500.00  |
| 19. ATHEDC               | Allen Temple Arms IV  | 09/08/95  | 35,000.00   | 35,000.00  |
| 20. RCD                  | Buell Street          | 02/07/96  | 30,643.00   | 30,643.00  |
| 21. BOSS                 | Rosa Parks            | 03/18/96  | 22,900.00   | 22,900.00  |
| 22. ATHEDC               | Allen Temple Arms III | 09/04/96  | 35,000.00   | 35,000.00  |
|                          |                       |           |             |            |
| Total                    |                       |           | 631,097.00  | 631,097.00 |

| City of Oakland<br>Residential Loan Programs<br>Loans as of October 31, 1996 |           |            |           |           |       |            |
|--|-----------|------------|-----------|-----------|-------|------------|
| Ethnicity  | White     | Black      | Asian     | Hispanic  | Other | Total      |
| Percentage by Loan Program   |           |            |           |           |       |            |
| HMIP- Deferred   | 9.0%      | 78.0%      | 4.0%      | 9.0%      |       | 100.0%     |
| HMIP- Amortized  | 9.0%      | 78.0%      | 4.0%      | 9.0%      |       | 100.0%     |
| HMIP-HOME  | 9.0%      | 78.0%      | 4.0%      | 9.0%      |       | 100.0%     |
| First time Homebuyer- MAP  | 9.0%      | 48.0%      | 10.0%     | 34.0%     |       | 99.0%      |
| First time Homebuyer- DAP  | 9.0%      | 46.0%      | 10.0%     | 34.0%     |       | 99.0%      |
| Residential Rehabilitation   | 10.0%     | 62.0%      | 20.0%     | 8.0%      |       | 100.0%     |
| Total all Programs   | 9.2%      | 64.7%      | 8.7%      | 17.2%     |       | 99.7%      |
| Loan Numbers by Loan Program   |           |            |           |           |       |            |
| HMIP- Deferred   | 1,873,739 | 16,239,075 | 832,773   | 1,873,739 | -     | 20,819,327 |
| HMIP- Amortized  | 616,183   | 5,340,256  | 273,859   | 616,183   | -     | 6,846,482  |
| HMIP-HOME  | 35,493    | 307,607    | 15,775    | 35,493    | -     | 394,368    |
| First time Homebuyer- MAP  | 625,195   | 3,195,440  | 694,661   | 2,361,847 | -     | 6,946,609  |
| First time Homebuyer- DAP  | 33,865    | 173,086    | 37,627    | 127,933   | -     | 376,273    |
| Residential Rehabilitation   | 800,025   | 4,960,157  | 1,600,051 | 640,020   | -     | 8,000,253  |
| Total all Programs by Ethnicity  | 3,984,501 | 30,215,621 | 3,454,746 | 5,655,216 | -     | 43,383,312 |
| Loan Amounts by Loan Program   |           |            |           |           |       |            |
| HMIP- Deferred   | 128       | 1107       | 57        | 128       | 0     | 1419       |
| HMIP- Amortized  | 62        | 537        | 28        | 62        | 0     | 688        |
| HMIP-HOME  | 2         | 14         | 1         | 2         | 0     | 18         |
| First time Homebuyer- MAP  | 26        | 131        | 29        | 97        | 0     | 285        |
| First time Homebuyer- DAP  | 9         | 44         | 10        | 33        | 0     | 96         |
| Residential Rehabilitation   | 49        | 303        | 98        | 39        | 0     | 488        |
| Number of Loans  | 274       | 2135       | 221       | 360       | 0     | 2994       |
| Percentage of Loan Numbers by Ethnicity                                      | 9%        | 71%        | 7%        | 12%       | 0%    | 100%       |

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2+302  
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## Townsquare Project

| City of Oakland<br>Townsquare Project Loans<br>Loans as of October 31, 1996 |           |               |              |               |              |              |
|---|-----------|---------------|--------------|---------------|--------------|--------------|
|   | Loan Date | Loan Amount   | White        | Black         | Asian        | Hispanic     |
|   | 08/20/93  | \$ 23,985.00  |              | \$ 23,985.00  |              |              |
|   | 04/29/94  | \$ 30,000.00  |              | \$ 30,000.00  |              |              |
|   | 11/12/93  | \$ 30,000.00  |              |               |              | \$ 30,000.00 |
|   | 08/13/93  | \$ 30,000.00  |              |               | \$ 30,000.00 |              |
|   | 04/05/93  | \$ 30,000.00  | \$ 30,000.00 |               |              |              |
|   | 04/29/94  | \$ 30,000.00  |              | \$ 30,000.00  |              |              |
|   | 06/15/93  | \$ 30,000.00  | \$ 30,000.00 |               |              |              |
|   | 11/05/93  | \$ 30,000.00  |              | \$ 30,000.00  |              |              |
|   | 08/13/93  | \$ 30,000.00  |              |               |              | \$ 30,000.00 |
|   | 07/22/93  | \$ 30,000.00  | \$ 30,000.00 |               |              |              |
|   | 08/20/93  | \$ 28,980.00  |              | \$ 28,980.00  |              |              |
| Total   |           | \$ 322,965.00 | \$ 90,000.00 | \$ 142,965.00 | \$ 30,000.00 | \$ 60,000.00 |
| Loan Amounts by Ethnicity (percent)   |           | 100%          | 28%          | 44%           | 9%           | 19%          |
| Number of Loans by Ethnicity  |           | 11 (100%)     | 3 (27%)      | 5 (45%)       | 1 (9%)       | 2 (18%)      |

City of Oakland  
Oakwood Estates Loans  
Loans as of October 31, 1996

| Name  | Loan<br>Date | Loan<br>Amount | White        | Black         | Asian | Hispanic     |
|---|--------------|----------------|--------------|---------------|-------|--------------|
|   | 01/30/95     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   |              | \$ 4,167.00    |              | \$ 4,167.00   |       |              |
|   | 09/29/94     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   | 11/29/94     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   | 08/16/95     | \$ 4,167.00    |              | \$ 4,167.00   |       |              |
|   | 10/09/95     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   | 08/17/95     | \$ 30,000.00   | \$ 30,000.00 |               |       |              |
|   | 11/04/94     | \$ 4,167.00    |              | \$ 4,167.00   |       |              |
|   | 08/07/95     | \$ 30,000.00   |              |               |       | \$ 30,000.00 |
|   | 04/02/95     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   | 12/01/95     | \$ 30,000.00   |              |               |       | \$ 30,000.00 |
|   | 04/04/95     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   | 02/22/96     | \$ 4,167.00    |              | \$ 4,167.00   |       |              |
|   | 04/25/94     | \$ 4,167.00    |              | \$ 4,167.00   |       |              |
|   | 04/29/96     | \$ 4,167.00    | \$ 4,167.00  |               |       |              |
|   | 02/28/96     | \$ 4,167.00    |              | \$ 4,167.00   |       |              |
|   | 03/29/96     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   | 12/12/95     | \$ 30,000.00   |              | \$ 30,000.00  |       |              |
|   | 07/25/94     | \$ 4,167.00    |              | \$ 4,167.00   |       |              |
|   |              |                |              |               |       |              |
| Total                                       |              | \$ 363,336.00  | \$ 34,167.00 | \$ 269,169.00 | \$ -  | \$ 60,000.00 |
| Loan Amounts granted by Ethnicity (percent) |              | 100%           | 11%          | 79%           | 0%    | 11%          |
| Number of Loans by Ethnicity                |              | 19             | 2            | 15            | 0     | 2            |

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## Community Restoration Program

| Oakland Redevelopment Agency<br>Community Restoration Program Loans<br>Loans as of October 31, 1996 |           |               |              |               |              |          |
|---|-----------|---------------|--------------|---------------|--------------|----------|
| Name  | Loan Date | Loan Amount   | White        | Black         | Asian        | Hispanic |
|   | 10/01/96  | \$ 48,000.00  | \$ 48,000.00 |               |              |          |
|   | 08/24/94  | \$ 50,000.00  |              | \$ 50,000.00  |              |          |
|   | 10/31/94  | \$ 50,000.00  |              | \$ 50,000.00  |              |          |
|   | 08/03/95  | \$ 49,875.00  |              | \$ 49,875.00  |              |          |
|   | 04/05/95  | \$ 50,000.00  |              | \$ 50,000.00  |              |          |
|   | 12/18/95  | \$ 50,000.00  |              |               | \$ 50,000.00 |          |
|   | 10/05/94  | \$ 50,000.00  |              | \$ 50,000.00  |              |          |
|   | 10/20/94  | \$ 50,000.00  |              | \$ 50,000.00  |              |          |
|   | 10/05/95  | \$ 43,225.00  |              | \$ 43,225.00  |              |          |
|   | 01/12/95  | \$ 48,500.00  |              | \$ 48,500.00  |              |          |
| Total   |           | \$ 489,600.00 | \$ 48,000.00 | \$ 391,600.00 | \$ 50,000.00 | \$ --    |
| Loan Amounts by Ethnicity (percent)   |           | 100%          | 10%          | 80%           | 10%          | 0%       |
| Number of Loans by Ethnicity  |           | 10            | 1            | 8             | 1            |          |

| City Of Oakland                     |           |               |               |               |       |              |
|-------------------------------------|-----------|---------------|---------------|---------------|-------|--------------|
| Golf Links Road Secondary Loans     |           |               |               |               |       |              |
| Loans as of October 31, 1996        |           |               |               |               |       |              |
|                                     | Loan Date | Loan Amount   | White         | Black         | Asian | Hispanic     |
|                                     |           | \$ 25,000.00  |               | \$ 25,000.00  |       |              |
|                                     |           | \$ 28,000.00  | \$ 28,000.00  |               |       |              |
|                                     |           | \$ 28,000.00  |               | \$ 28,000.00  |       |              |
|                                     |           | \$ 10,000.00  |               | \$ 10,000.00  |       |              |
|                                     |           | \$ 25,000.00  | \$ 25,000.00  |               |       |              |
|                                     |           | \$ 10,000.00  |               | \$ 10,000.00  |       |              |
|                                     |           | \$ 10,000.00  |               | \$ 10,000.00  |       |              |
|                                     |           | \$ 10,000.00  | \$ 10,000.00  |               |       |              |
|                                     |           | \$ 25,000.00  | \$ 25,000.00  |               |       |              |
|                                     |           | \$ 25,000.00  |               | \$ 25,000.00  |       |              |
|                                     |           | \$ 25,000.00  |               |               |       | \$ 25,000.00 |
|                                     |           | \$ 25,000.00  |               | \$ 25,000.00  |       |              |
|                                     |           | \$ 25,000.00  |               | \$ 25,000.00  |       |              |
|                                     |           | \$ 10,000.00  |               | \$ 10,000.00  |       |              |
|                                     |           | \$ 10,000.00  |               | \$ 10,000.00  |       |              |
|                                     |           | \$ 10,000.00  | \$ 10,000.00  |               |       |              |
|                                     |           | \$ 25,000.00  | \$ 25,000.00  |               |       |              |
|                                     |           | \$ 25,000.00  |               | \$ 25,000.00  |       |              |
|                                     |           | \$ 25,000.00  |               | \$ 25,000.00  |       |              |
|                                     |           | \$ 25,000.00  |               | \$ 25,000.00  |       |              |
|                                     |           | \$ 10,000.00  | \$ 10,000.00  |               |       |              |
|                                     |           |               |               |               |       |              |
| Total                               |           | \$ 411,000.00 | \$ 133,000.00 | \$ 253,000.00 | \$ -  | \$ 25,000.00 |
| Loan Amounts by Ethnicity (percent) |           | 100%          | 33%           | 62%           | 0%    | 5%           |
| Number of Loans by Ethnicity        |           | 21            | 7             | 13            | 0     | 1            |

## DESCRIPTION OF LOAN TYPES AND PROGRAMS

### Economic Development Loans

HUD Section 108 - Provides loans for business attraction and expansion which generate jobs for low- and moderate-income clients. Funds are guaranteed by the Community Development Block Grant (CDBG). Most loans are real estate based, although newer loans also provide for working capital. Enhanced Enterprise Community (EEC) loans are funded by a separate HUD 108 fund also guaranteed by CDBG.

Broadway Corridor - Loans made to attract and expand businesses downtown. Funded by ORA, most loans are for working capital and inventory purchase.

Commercial and Industrial Revolving Loan Program - Loans made for expansion and attraction of businesses/jobs which benefit low- and moderate-income residents. Funded through CDBG.

Micro-Loan Program - Provides for business/job attraction and expansion loans for small businesses. Must benefit low- and moderate-income residents. Current maximum loan amount is \$10,000. May be used for start-up under certain conditions. Funded through CDBG.

EDA Revolving Loans - Loans to small businesses funded through the Federal Department of Commerce.

Small Business Administration - Loans to small businesses funded through the Small Business Administration.

Oakland Business Development Loans (Neighborhood Economic Development Fund NEDF) - Provides for working capital and equipment. Must benefit low- and moderate-income residents. Funded through CDBG.

Other - ORA loans which provide for economic development within the redevelopment area.

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Housing Loans

Home Maintenance and Improvement - Loans to help individual property owners correct cosmetic deficiencies within CD Districts. Certain income restrictions apply. Funded by CDBG.

Rental Rehabilitation Program - Loans to help property owners correct cosmetic deficiencies or accessibility improvements while keeping the property affordable for low to moderate-income renters within CD Districts. Certain income restrictions apply. Funded by CDBG.

First-time Home Buyers Program - Loans to first-time home buyers for both down payment and mortgage assistance. First funded through the Federal HOME program, it is now also partially funded through ORA. Certain income restrictions apply.

Pre-development Loan Program - Provides loans for non-profit developers to prepare plans and feasibility studies in preparation for larger housing developments.

Housing Development Loans - Loans provided to developers (both profit and non-profit) for the development of affordable and market-rate housing. Funding for these developments are provided from a variety of sources including: CDBG, HOME and ORA.

Enhanced Enterprise Community (EEC) (HUD Section 108 and the Economic Development Initiative) will become part of the loan portfolio after these loans are approved by HUD. The interim loan for EM Health Services has been included in this report.

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